

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF RAMSEY

SECOND JUDICIAL DISTRICT

Charito Santos,

Plaintiff,

v.

Experian Information Solutions, Inc.,

Defendant.

SUMMONS

Court File No. _____

THIS SUMMONS IS DIRECTED TO THE ABOVE-NAMED DEFENDANT(S)

1. **YOU ARE BEING SUED.** The Plaintiff has started a lawsuit against you. The Plaintiff's Complaint against you is attached to this summons. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this summons.
2. **YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS.**
You must give or mail to the person who signed this summons a written response called an Answer within 20 days of the date on which you received this Summons.
You must send a copy of your Answer to the person who signed this summons located at:

WALKER & WALKER LAW OFFICES, PLLC
ATTN: Kimberly Zillig
4356 Nicollet Avenue South
Minneapolis, MN 55409
3. **YOU MUST RESPOND TO EACH CLAIM.** The Answer is your written response to the Plaintiff's Complaint. In your Answer you must state whether you

agree or disagree with each paragraph of the Complaint. If you believe the Plaintiff should not be given everything asked for in the Complaint, you must say so in your Answer.

4. **YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS.** If you do not Answer within 20 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiff everything asked for in the complaint. If you do not want to contest the claims stated in the complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the complaint.
5. **LEGAL ASSISTANCE.** You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.
6. **ALTERNATIVE DISPUTE RESOLUTION.** The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response to the Complaint even if you expect to use alternative means of resolving this dispute.

Date: December 29, 2020

/s/ Kimberly Zillig
Andrew C. Walker #392525
Kimberly Zillig #278129
Walker & Walker Law Offices, PLLC
4356 Nicollet Avenue South
Minneapolis, MN 55409
(612) 824-4357
Attorneys for Plaintiff

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF RAMSEY

SECOND JUDICIAL DISTRICT

Charito Santos,

Plaintiff,

v.

Experian Information Solutions, Inc.,

Defendant.

COMPLAINT

Court File No. _____

1. Plaintiff Charito Santos ("Consumer") initiates this action based on the violation of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 *et seq.*, by Experian Information Solutions, Inc. ("Experian").

VENUE, PARTIES, AND JURY TRIAL

2. Venue is proper because Experian's registered Minnesota address is located in Ramsey County.
3. Consumer is a natural person residing in Anoka County and is a "consumer" as the term is defined in 15 U.S.C. § 1681a(c).
4. Experian is an Ohio corporation with a registered Minnesota address of 1010 North Dale Street, St. Paul, MN 55117. Experian regularly assembles consumer credit and personal information to provide to third parties as credit reports, making it a "consumer reporting agency" as the term is defined in 15 U.S.C. § 1681a(f).
5. Consumer demands a trial by jury to the extent available under US Const. Amend. 7; Minn. R. Civ. P. 38.01.

FCRA DISPUTE PROCESS

6. The claims in this case arise from a process established by the FCRA through which consumers, creditors, and credit bureaus can fix incorrect information on an individual's credit report. 15 U.S.C. § 1681i.
7. The FCRA gives credit bureaus and creditors a chance to fix mistakes before a private right of action arises. To begin the process, anyone who believes they have incorrect information on their credit report must write a letter disputing the information to the credit bureau producing the report. 15 U.S.C. § 1681i(a)(1)(A).
8. The credit bureau receiving the dispute has a duty to "conduct a reasonable reinvestigation" into the circumstances of the error. 15 U.S.C. § 1681i(a)(1)(A). It must also forward the dispute to the furnisher of the incorrect information. 15 U.S.C. § 1681i(a)(2).
9. Based on the results of its investigation, the credit bureau must then correct, delete, or otherwise update the consumer's credit report within 30 days of receiving the consumer's original letter. 15 U.S.C. § 1681i(a)(1)(A).

FACTS

10. Consumer and her husband, Lester Santos, hold a joint mortgage with NewRez LLC ("NewRez"), which has a subsidiary called Shellpoint Mortgage Servicing ("Shellpoint").
11. Consumer's husband, Lester Santos, filed a petition for Chapter 13 bankruptcy relief on June 17, 2020. *See Minn. Bankr. Court File No. 20-41616.*
12. Since Consumer's husband, Lester Santos, is in bankruptcy, he is not able to refinance the joint mortgage.

13. Consumer is a doctor of medicine (M.D.) and is well-compensated in her career.
14. Consumer is not filing for bankruptcy.
15. At all times before, and during her husband's bankruptcy, Consumer has remained current on her payments to her mortgage lender, NewRez.
16. Consumer's mortgage, a secured loan collateralized by her home, was *not* included or discharged in her husband's bankruptcy.
17. Despite making ongoing payments before, during and after her husband's bankruptcy filing, however, Experian's credit report for Consumer inaccurately showed that her NewRez account had no balance, and had no payments being made on it since June, 2020. *See portion of credit report attached as EXHIBIT A.*
18. Consumer disputed this inaccuracy to Experian on November 9, 2020, sending both a clear explanation of the circumstances of the error and a recent NewRez mortgage statement showing ongoing payments and a balance. *See dispute letter attached as EXHIBIT B.*
19. Experian received Consumer's dispute letter and responded in a letter dated December 8, 2020. *See dispute results attached as EXHIBIT C.*
20. Despite the clear inaccuracy of the disputed account, Experian failed to correct the information. It instead continues to report that it has no reported balance, and that Experian has no data ("ND") with regards to on-going payments being made since June, 2020.

21. Consumer is refinancing her mortgage at present and is losing out on favorable interest rates on the mortgage due to delay resulting from the incorrect information on her Experian credit report.

COUNT I: FAILURE TO REASONABLY REINVESTIGATE DISPUTE

22. Consumer incorporates all other allegations as if set forth herein in full.
23. FCRA requires credit bureaus like Experian to conduct a “reasonable reinvestigation” into consumer disputes:

“[I]f the completeness or accuracy of any item of information contained in a consumer’s file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency . . . of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file . . . before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.” 15 U.S.C. § 1681i(a)(1)(A).

24. Even a cursory investigation of Consumer’s dispute by Experian would have shown the account to be inaccurate.
25. Based on the results, Experian could not have conducted a reasonable investigation of Consumer’s dispute.
26. Experian violated § 1681i(a)(1)(A) by willfully failing to reasonably reinvestigate Consumer’s dispute.
27. This unwillingness to correct the credit report error has defamed Consumer’s character.
28. This violation improperly and negatively impacted Consumer’s credit score.
29. This violation improperly and negatively impacted Consumer’s attempt to refinance the New Rez mortgage, and conditions of such a refinance.

30. This violation has caused Consumer to suffer damages due to not being able to obtain a current, low interest rate on the refinance of her mortgage due to delay caused by the inaccurate information on her Experian credit report.
31. This violation has caused Consumer to suffer emotional distress, including frustration, confusion, and helplessness.
32. Consumer has been forced to hire legal counsel to address Experian's failure to comply with FCRA.
33. Consumer is entitled to actual damages in an amount to be determined at trial, statutory damages of \$1,000.00, the costs of this action, and reasonable attorney's fees from Experian in an amount to be determined by the court under 15 U.S.C. §§ 1681n & 1681o.

RELIEF REQUESTED

Consumer requests an Order for the following relief:

1. Requiring correction of the credit reporting error giving rise to this cause of action;
2. Judgment in favor of Charito Santos and against Experian Information Solutions, Inc. for actual damages in an amount to be determined at trial, \$1,000 in statutory damages, the costs of this action, and a reasonable attorney's fee under 15 U.S.C. §§ 1681n & 1681o.
3. Interest accruing from commencement of this action at 4% for awards up to \$50,000.00, or at 10% for awards over \$50,000.00, under Minn. Stat. § 549.09.

4. All other relief the Court deems just and equitable.

Date: December 29, 2020

/s/ Kimberly Zillig

Andrew C. Walker #392525

Kimberly Zillig #278129

Walker & Walker Law Offices, PLLC

4356 Nicollet Avenue South

Minneapolis, MN 55409

(612) 824-4357

Attorneys for Consumer

Acknowledgement

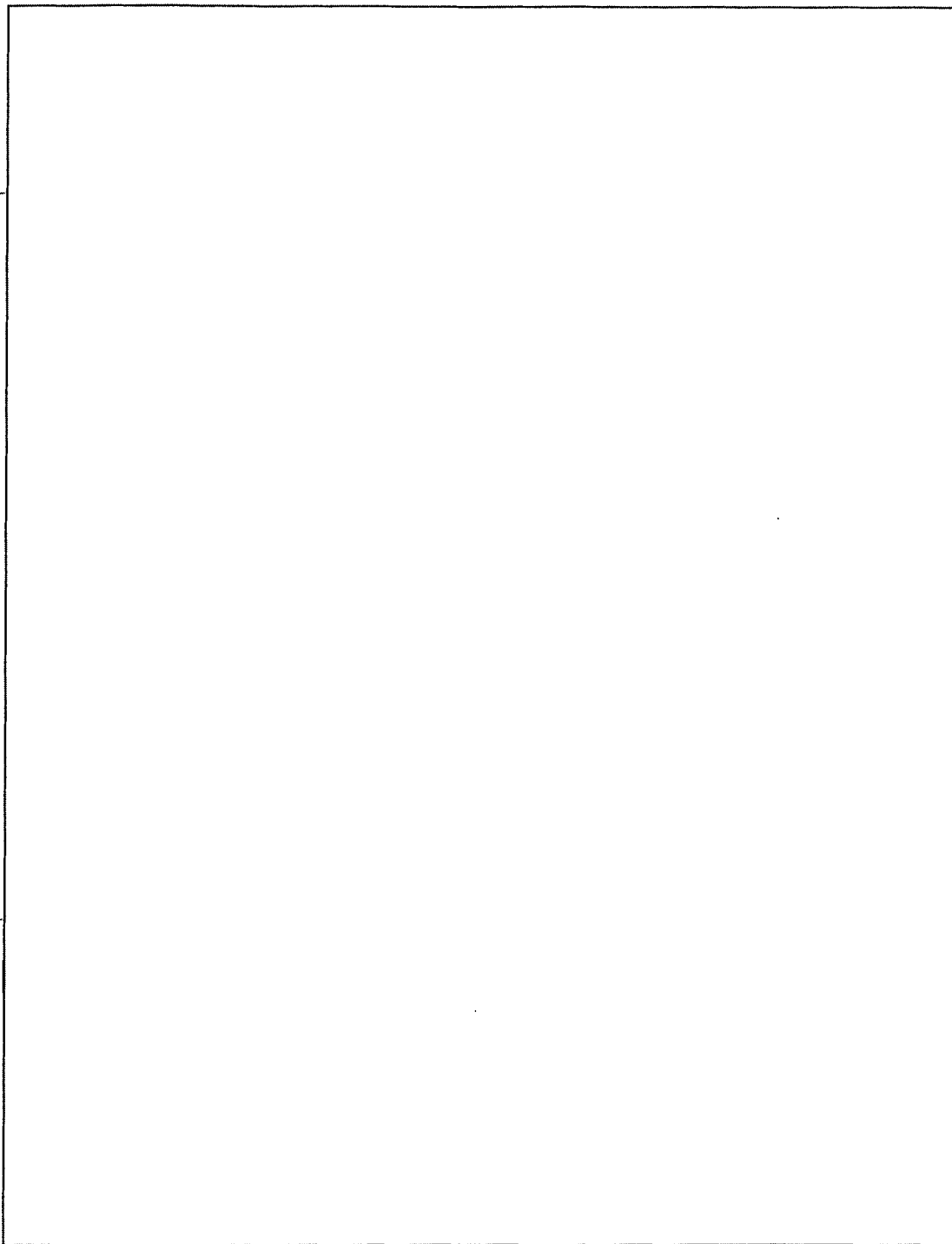
Plaintiff, by counsel, acknowledges that Minn. Stat. § 549.211 sanctions can be imposed.

Date: December 29, 2020

/s/ Kimberly Zillig

Kimberly Zillig #278129

EXHIBIT A



NEW RES-SHELLPOINT MTG

**Account Info**

Account Name	NEW RES-SHELLPOINT MTG	Balance	-
Account Number	[REDACTED]	Balance Updated	-
Account Type	Mortgage	Recent Payment	-
Responsibility	Joint	Monthly Payment	\$2,570
Date Opened	10/17/2014	Original Balance	\$380,000
Status	Open/Never late.	Highest Balance	\$0
Status Updated	June 2020	Terms	30 Years
		Mortgage Agency Name	Freddie Mac ID
		Mortgage Identification Number	[REDACTED]

**Payment History**

J	F	M	A	M	J	J	A	S	O	N	D	
a	e	a	p	a	u	u	u	e	c	o	e	
n	b	r	r	y	n	ul	g	p	t	v	c	
2020	○	○	ND	○	○	○	-	-	-	-	-	

○ Current on payments

ND No data for this time period

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
May 2020	\$341,884	\$2,570	\$2,570
Apr 2020	\$342,532	\$2,570	\$2,570
Feb 2020	\$343,822	\$2,570	\$2,570
Jan 2020	\$344,463	\$2,570	\$2,570
Dec 2019	\$345,102	\$2,570	\$2,508
Nov 2019	\$345,739	\$2,508	\$2,508
Oct 2019	\$346,374	\$2,508	\$2,508
Sep 2019	\$347,006	\$2,508	\$2,450
Aug 2019	\$347,636	\$2,450	\$2,571
Jul 2019	\$348,263	\$2,571	\$2,571

**Contact Info**

Address **55 BEATTIE PL STE
110,
GREENVILLE SC
29601**

Phone **(866) 637-0744**
Number

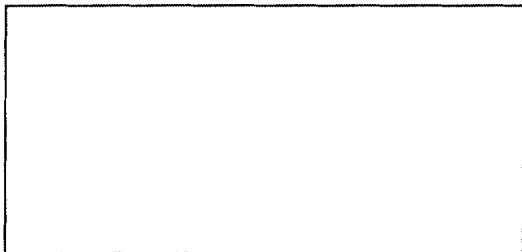


EXHIBIT B

Walker & Walker Law Offices, PLLC

Attorneys

Curtis K. Walker
Andrew C. Walker
Ethan J. Mustonen
Paul H. Weig
Jacquelyn Qualle
Andrew Johnson

4356 Nicollet Avenue South
Minneapolis, Minnesota 55409
Phone: (612) 824-4357
Fax: (612) 824-8005
www.bankruptcytruth.com

Paralegals

Jennifer Johnson, Lead
Darcee McKinnon
Jennifer Nelson
Lisa Falk
Deborah Grant
Jessica White
Leah Likeness

November 9, 2020

Experian Information Solutions, Inc.
National Consumer Assistance Center
P.O. Box 4500
Allen, TX 75013

Re: Credit Report Dispute
Charito Santos
Our File No.: 23049

To whom it concerns,

I write on behalf of Charito M. Santos, for whom you produce a standard consumer credit report.
See authorization to communicate attached.

Ms. Santos has a mortgage loan through Shellpoint Mortgage Servicing, a subsidiary of NewRez Mortgage, with account number [REDACTED] 6751. At all times since opening the mortgage loan, Ms. Santos has been current on her payments, up to the present. *See attached mortgage statement.* Ms. Santos' credit report, however, falsely states that the mortgage loan was "closed," and that the loan has a \$0 balance—likely this error on her report is the result of her husband filing bankruptcy. In fact, Ms. Santos is current on payments, the mortgage is open, and the loan has a current balance of \$338,606.12. This mortgage should be reported on her credit report as current with an outstanding balance.

Please correct this immediately, as it is affecting her credit report. If you have questions during your investigation, please call me at (612) 824-4357.

Sincerely,



Bennett Hartz

Enclosure



Walker & Walker | Law Offices
PLLC.

November 09, 2020

Charito Santos
324 122nd Ave NE
Blaine, MN 55434

Our file no. 23049

AUTHORIZATION TO REQUEST CREDIT REPORTS AND DISPUTE INACCURACIES

To Whom It May Concern,

Walker & Walker Law Offices, PLLC and its attorneys and staff have authorization to communicate on my behalf, without reservation, regarding my credit report, credit score, bankruptcy, consumer disputes, and regarding all accounts, public record items, and information contained on my credit report. Please direct any questions to their office at (612) 824-4357 or contacts@bankruptcytruth.com.

I authorize Walker & Walker Law Offices, PLLC to request my reports from each of the 3 bureaus by mail and have them sent to my home address.

Dated: 11/9/2020

Signed: 

Charito Santos



NewRez

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

6-811-11992-0000810-001-000-000-000-000

CHARITO M SANTOS
LESTER SANTOS

Bankruptcy Messages

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy requires you to send your regular monthly payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write us.

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

Account Number
Payment Date
Payment Amount

11/01/2020
\$3,901.40

Phone: 866-317-2347
Website: www.newrez.com

Explanation of Payment Amount (Post-Petition Payment)

Principal	\$662.78
Interest	\$1,234.50
Escrow (Taxes and Insurance)	\$620.90
Regular Monthly Payment	\$2,518.18
Total Fees and Charges	\$775.00
Past Unpaid Amount	\$608.22
Total Payment Amount	\$3,901.40

This payment amount does not include any amount that was past due before you filed for bankruptcy.

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$1,318.34	\$6,496.79
Interest	\$2,476.22	\$12,476.01
Escrow	\$1,137.28	\$7,369.66
Fees/Late Charges	\$0.00	\$0.00
Partial Payment(Unapplied)*	\$156.78	\$166.78
Total	\$5,088.62	\$26,509.24

Account Information

Outstanding Principal	\$338,606.12
Interest Rate	4.3750%
Prepayment Penalty	None
Property Address:	<input type="text"/>

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.newrez.com or request a copy to be mailed to you by calling us at 866-317-2347.

For questions regarding the servicing of your loan, please contact us at 866-317-2347 Monday-Friday 8:00AM-10:00PM, and Saturday 8:00AM-3:00PM.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$0.00	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. Note: If the pre-petition arrearage amount is being disputed, or has not yet been determined by us, this statement may include an unresolved amount of the pre-petition arrearage.
Total Paid During Bankruptcy	\$0.00	
Current Balance	\$620.25	

Detach and return with payment.



Loan Number:
CHARITO M SANTOS

Property Address:

NewRez LLC
c/o SHELLPOINT MORTGAGE SERVICING
PO BOX 740039
CINCINNATI OH 45274-0039

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead you should send your payment to the Trustee.

Payment Amount

Payment Date 11/01/2020
Payment Amount \$3,901.40

Please write clearly inside space provided

Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed (Please do not send cash)	\$

Transaction Activity (09/10/2020 - 10/13/2020)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
09/10/2020	Regular Payment - (Due 9/1/2020)	\$0.00	\$2,570.44
09/14/2020	Proof of claim Disbursement	\$475.00	\$0.00
09/14/2020	BK Costs Disbursement	\$300.00	\$0.00
09/23/2020	Reversal of Regular Payment	\$0.00	-\$2,570.44
09/23/2020	Reversal of Regular Payment	\$0.00	-\$2,570.44
09/23/2020	Reversal of Regular Payment	\$0.00	-\$2,570.44
09/23/2020	Partial Payment Unapplied*	\$0.00	\$7,711.32
09/23/2020	Regular Payment - (Due 7/1/2020)	\$0.00	\$2,518.18
09/23/2020	Regular Payment - (Due 8/1/2020)	\$0.00	\$2,518.18
09/23/2020	Regular Payment - (Due 9/1/2020)	\$0.00	\$2,518.18
09/23/2020	Partial Payment Unapplied*	\$0.00	-\$7,554.54
10/02/2020	County Tax Bill 2	\$2,630.46	\$0.00
10/09/2020	Regular Payment - (Due 10/1/2020)	\$0.00	\$2,518.18

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

Important Notice: NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is not an attempt to collect a debt due to your bankruptcy filing. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

Important Notice: Please be advised fees are subject to notification to the Bankruptcy Court under Federal Rule of Bankruptcy Procedure 3002.1. Fees are subject to waiver, reduction or correction pending preparation and filing of the required bankruptcy notice. Fees will be waived, in the event they are not noticed within the Bankruptcy Court as required by Federal Rule of Bankruptcy Procedure 3002.1.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address:

NewRez LLC
P.O. Box 10826
Greenville, SC 29603

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan Español al número 866-317-2347.

If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Please be advised that NewRez LLC utilizes third-party providers in connection with the servicing of your loan, but NewRez LLC remains responsible for all actions taken by third-party providers.

Address, Phone, and Name Changes

Type of change (check all that apply)

___ Address ___ Phone ___ Name** ___ Email Address

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (_ _) _ _ _ - _ _ _ Evening (_ _) _ _ _ - _ _ _ Email Address _____

**Please remember:
Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

The average amount of time on a typical week: 110.4 min

NW J. McNEILL ON MONTANA AOR # [REDACTED] 701 HEATH RD STE 110 GREENVILLE SC 29601 (803) 637-0744



	May20	Apr20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19
AB (\$)	341,834	342,532	343,822	344,487	345,102	345,739	346,374	347,006	347,636	348,263
DPR	May12	Apr13	Feb13	Jan07	Dec09	Nov08	Oct08	Sep08	Aug09	Jul08
SPA (\$)	2,570	2,570	2,570	2,570	2,570	2,508	2,508	2,508	2,450	2,571
AAP (\$)	2,570	2,570	2,570	2,570	2,508	2,508	2,508	2,450	2,571	2,571

The original amount of this account was \$330,000.

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

Your Updated Credit Report

Payment History Legend

C Current	A150 Account 150 days past due	V8 Voluntarily surrendered	D Defaulted on contract
A30 Account 30 days past due	A180 Account 180 days past due	R Repossession	C+ Collection
A60 Account 60 days past due	CRD Creditor received deed	PBC Paid by creditor	CO Charge off
A90 Account 90 days past due	FS Foreclosure proceedings started	EC Insurance claim	CLS Closed
A120 Account 120 days past due	F Foreclosed	G Claim filed with government	ND No data for this time period

*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your

CHARITO M SANTOS | Report # 4028-3252-44 for 12/08/20

report at your request that contain medical information are disclosed to others.

Your accounts in good standing These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

7295 00 00 0000 67 0000 0000 0000

7295-07-MAR-67 6:16 PM 6.6.67



